

UNITED STATES BANKRUPTCY COURTNORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN DIVISION

In re: SANDRA JEAN TINNER

Case No.: 20-13048-JDW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Locke D. Barkley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2020.
- 2) The plan was confirmed on 01/26/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 04/26/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/17/2025.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 67,850.00.
- 10) Amount of unsecured claims discharged without full payment: 46,795.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$24,237.36
Less amount refunded to debtor:	\$617.38
NET RECEIPTS:	\$23,619.98

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,600.00
Court Costs:	\$0.00
Trustee Expenses and Compensation:	\$1,672.65
Other:	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$5,272.65
Attorney fees paid and disclosed by debtor:	\$0.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ABILITY RECOVERY SERV	Unsecured	293.00	NA	NA	.00	.00
ACCOUNT RESOLUTION	Unsecured	371.00	NA	NA	.00	.00
AES / PHEAA	Unsecured	2,112.00	NA	NA	.00	.00
ALLERGY AND ASTHMA CARE PLC	Unsecured	95.58	NA	NA	.00	.00
CAPITAL ONE BANK USA NA	Unsecured	492.00	NA	NA	.00	.00
CAPITAL ONE BANK USA NA	Unsecured	502.00	584.26	584.26	234.35	.00
CAPITAL ONE BANK USA NA	Unsecured	644.00	737.68	737.68	295.88	.00
CBC	Unsecured	460.00	461.22	461.22	185.00	.00
CLARKSDALE PHYSICAL THERAPY	Secured	NA	NA	NA	.00	.00
COAHOMA COUNTY CHANCERY CLERK	Secured	NA	NA	NA	.00	.00
COAHOMA COUNTY TAX COLLECTOR	Secured	NA	NA	NA	.00	.00
CREDIT ONE BANK	Unsecured	2,495.00	NA	NA	.00	.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	1,713.00	1,713.01	1,713.01	687.09	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CREDITORS BANKRUPTCY SERVICE	Unsecured	1,522.69	1,659.13	1,659.13	665.48	.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	1,489.56	1,489.56	1,489.56	597.46	.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	1,454.00	1,454.45	1,454.45	583.38	.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	192.64	192.64	192.64	77.27	.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	2,112.17	2,112.17	2,112.17	847.19	.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	441.74	441.74	441.74	177.18	.00
DSNB MACY'S	Unsecured	523.00	NA	NA	.00	.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	20,403.00	20,926.89	20,926.89	8,393.78	.00
FIRST SECURITY BANK	Unsecured	3,000.00	NA	NA	.00	.00
HALSTED FINANCIAL SERVICES	Unsecured	152.58	NA	NA	.00	.00
MARK CARTER JR	Secured	NA	NA	NA	.00	.00
MID SOUTH CREDIT BUREAU	Unsecured	385.00	385.26	385.26	154.53	.00
MID SOUTH CREDIT BUREAU	Unsecured	54.43	90.50	90.50	36.30	.00
MIDNIGHT VELVET	Unsecured	1,454.00	NA	NA	.00	.00
MS EMERGENCY PHYSICIAN SERVICES	Secured	NA	NA	NA	.00	.00
MS PHYSICIANS LLP	Secured	NA	NA	NA	.00	.00
NORTHWEST MS REGIONAL MEDICAL	Secured	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	146.00	176.51	176.51	70.80	.00
PROFESSIONAL ACCOUNT SERVICES II	Unsecured	413.31	NA	NA	.00	.00
QUANTUM3 GROUP LLC	Unsecured	231.00	310.88	310.88	124.69	.00
QUANTUM3 GROUP LLC	Unsecured	2,617.00	2,682.82	2,682.82	1,076.08	.00
QUANTUM3 GROUP LLC	Unsecured	1,254.00	1,381.83	1,381.83	554.25	.00
RESURGENT CAPITAL SERVICES	Unsecured	5,397.00	6,054.03	6,054.03	2,428.27	.00
SALLIE MAE	Unsecured	3,937.00	3,903.84	3,903.84	.00	.00
SYNCHRONY BANK	Secured	NA	NA	NA	.00	.00
SYNCHRONY BANK	Unsecured	7,880.00	NA	NA	.00	.00
TANNEHILL, CARMEAN & MCKENZIE	Unsecured	1,010.00	NA	NA	.00	.00
TOWER LOAN OF CLARKSDALE	Unsecured	3,165.00	2,887.93	2,887.93	1,158.35	.00
UNITED COLLECTION BUREAU, INC	Unsecured	1,221.00	NA	NA	.00	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
US DEPARTMENT OF EDUCATION/MOHI Unsecured		22,838.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	Claim Allowed	Principal Paid	Interest Paid
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	.00	.00	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	49,646.35	18,347.33	.00
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Disbursements:

Expenses of Administration:	\$5,272.65
Disbursements to Creditors:	\$18,347.33

TOTAL DISBURSEMENTS:	\$23,619.98
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(12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/30/2025By: /s/ Locke D. Barkley

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.